

In re:
Annette Benson
Debtor

Case No. 18-10207-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 14, 2025

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2025:

Recip ID	Recipient Name and Address
db	+ Annette Benson, 1936 South Hemberger, Philadelphia, PA 19145-2712
14038886	+ 1stprogress/1stequity/, P.o. Box 84010, Columbus, GA 31908-4010
14038889	+ ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14075913	+ Kevin G. McDonald, Esquire, KML Law Group, P.C., Atty for MCCalla Raymer, LLC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14248859	+ Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
14077840	+ TEN DOLLAR PAYDAY LOAN.COM, Williamson and Brown,LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 15 2025 00:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2025 00:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14073129	+ Email/Text: g17768@att.com	Mar 15 2025 00:48:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14038887	+ Email/Text: bankruptcy@sccompanies.com	Mar 15 2025 00:49:00	Ashro, 1112 7th Ave, Monroe, WI 53566-1364
14161400	Email/Text: megan.harper@phila.gov	Mar 15 2025 00:49:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14038888	Email/Text: cfcbackoffice@contfinco.com	Mar 15 2025 00:48:00	Continental Finance Co, Cfc, 121 Continental Dr #108, Newark, DE 19713
14077344	Email/Text: ECF@fayservicing.com	Mar 15 2025 00:48:00	Fay Servicing, LLC, Bankruptcy Department, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006
14038890	Email/Text: ECF@fayservicing.com	Mar 15 2025 00:48:00	Fayfinancial, 440 S La Salle St Ste 20, Chicago, IL 60605
14038891	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 15 2025 00:37:08	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
14038892	+ Email/Text: bankruptcy@sccompanies.com	Mar 15 2025 00:49:00	Ginnys/Swiss Colony Inc, 1112 7th Ave, Monroe, WI 53566-1364
14038894	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 15 2025 00:48:00	IRS, 2970 Market Street, Philadelphia, PA 19104-5002

District/off: 0313-2

User: admin

Page 2 of 3

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14797859	+ Email/Text: mtgbk@shellpointmtg.com	Mar 15 2025 00:48:00	MCLP Asset Company, Inc., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14066024	+ Email/Text: bankruptcy@sccompanies.com	Mar 15 2025 00:49:00	Massey's, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
14797438	Email/Text: bkecf@padgettlawgroup.com	Mar 15 2025 00:48:00	MCLP Asset Company, Inc., c/o Joshua I. Goldblum Esq., Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee FL 32312
14797338	Email/Text: bkecf@padgettlawgroup.com	Mar 15 2025 00:48:00	MCLP Asset Company, Inc., c/o Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312
14038896	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 15 2025 00:35:29	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14698068	Email/Text: bknotices@sns.com	Mar 15 2025 00:49:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
14042306	+ Email/PDF: ebn_ais@aisinfo.com	Mar 15 2025 00:35:49	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14038895	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., IRS, 600 Arch Street, Room 5200, Philadelphia, PA 19106
14038893	*	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
14802563	*+	MCLP Asset Company, Inc., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14779613	##+	Bonifera, LLC, c/o Lorraine Gazzara Doyle, LOGS Legal Group LLP, 3600 Horizon Drive-Suite 150, King of Prussia PA 19406-4702

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2025 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor Land Home Financial Services Inc. logsecf@logs.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Bonifera LLC logsecf@logs.com

District/off: 0313-2

User: admin

Page 3 of 3

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JOSHUA I. GOLDMAN

on behalf of Creditor MCLP Asset Company Inc. Josh.Goldman@padgettlawgroup.com,
angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

KEVIN G. MCDONALD

on behalf of Creditor Citibank N.A., not in its individual capacity, bit solely as trustee for NRZ Pass-Through Trust VI
bkgroup@kmlawgroup.com

LISA CANCANON

on behalf of Creditor Land Home Financial Services Inc. LisaC@w-legal.com, Llombardi06@law.du.edu

MICHELLE LEE

on behalf of Debtor Annette Benson bky@dilworthlaw.com

POLLY A. LANGDON

on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Annette Benson)	Case No. 18-10207-amc
aka Annette Benson-Hutchful)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: March 14, 2025

For The Court

Timothy B. McGrath
Clerk of Court